

5. The method of claim 4, wherein the second output device comprises a computer and wherein the computer comprises a display device selected from the group consisting of a monitor, a speaker, a tactile display, a printer and combinations thereof.
6. The method of claim 2, wherein the second output device is the offer output device.
7. The method of claim 1, and further comprising the steps of g) receiving payment information and h) processing the received payment information to receive compensation based upon the transmitted offer.
8. The method of claim 7, wherein the payment information comprises a payment type selected from the group consisting of charge card, debit card, direct bank account withdrawal, electronic fund transfer and combinations thereof.
9. The method of claim 1, and further comprising the step of g) receiving an acceptance signal indicating acceptance of the transmitted offer.
10. The method of claim 9, wherein the acceptance signal comprises payment information and further comprising the step of h) processing the received payment information to receive compensation based upon the accepted offer.
11. The method of claim 10, wherein the payment information comprises a payment type selected from the group consisting of charge card, debit card, direct withdrawal and electronic fund transfer.
12. The method of claim 10, and further comprising the step of i) delivering a policy to the applicant drawn in accordance with the accepted offer.
13. The method of claim 9, and further comprising the step of h) delivering a policy to the applicant drawn in accordance with the offer.
14. The method of claim 1, and further comprising the step of h) selecting the information source to which to establish the connection.
15. The method of claim 14, wherein the step of selecting the information source comprises accessing a data store comprising information source addressing information representing at least one information source.

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16. The method of claim 15, wherein the data store comprises information source addressing information representing a plurality of information sources.
17. The method of claim 1, and further comprising the step of h) establishing a further connection to a further information source from the set of available information sources; i) transmitting a further request for applicant relevant information from the offer generation system to the further information source via the further established connection, wherein the further transmitted request comprises applicant information selected from the group consisting of previously received applicant relevant information, received applicant specified information and combination thereof; j) receiving further applicant relevant information from the further information source; and k) aggregating the received further applicant relevant information with any prior received applicant relevant information.
18. The method of claim 17, and further comprising the step of l) repeating steps h) through k) for each of a selected subset of the set of available information sources.
19. The method of claim 18, and further comprising the step of l) repeating steps h) through k) for each information source in the set of available information sources.
20. The method of claim 1, wherein the step of establishing the connection comprises the step of attempting to open the connection to the information source via a communication channel.
21. The method of claim 20, wherein the communication channel for attempting to open the connection is based upon addressing information associated with the information source.
22. The method of claim 20, wherein the communication channel is selected from the group consisting of: computer network, direct serial or parallel connection, dial-up connection, dedicated line connection, wireless connection, bus connection and combinations thereof.
23. The method of claim 22, wherein the communication channel is the Internet.

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24. The method of claim 1, wherein the step of transmitting the request comprises transmitting the request via a protocol selected from the group consisting of HTTP, HTTPS, SMTP, FTP, BLUETOOTH, GOPHER and WAIS.
25. The method of claim 1, wherein the step of generating the offer of insurance comprises the step of generating a rate component of the offer of insurance.
26. The method of claim 25, wherein the step of generating the rate component comprises the steps of: i) determining an underwriting tier for the applicant based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof; ii) retrieving a base rate based upon the determined underwriting tier; and iii) calculating the rate component based upon the base rate and applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.
27. The method of claim 26, wherein the step of generating the rate component further comprises the steps of iv) deriving an adjustment to the retrieved base rate based at least in part upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof and a dynamic pricing factor based upon analysis of analytic information selected from the group consisting of demand level, cost, return on assets and combinations thereof and wherein the step of calculating the rate is further based upon the derived adjustment.
28. The method of claim 27, and further comprising the step of g) generating an adjustment table of dynamic pricing factors based upon the analysis of analytic information and wherein the step of deriving the adjustment comprises the step of retrieving the adjustment from the generated adjustment table based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.

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29. The method of claim 28, wherein the analytic information comprises demand level and wherein the step of generating the adjustment table generates the adjustment table based at least in part upon conversion rates as an indicator of demand level, wherein the adjustment table generation step comprises the steps of i) analyzing conversion rates for previous purchases of insurance products; ii) forecasting conversion rates for potential further purchases based upon the analyzed conversion rates and iii) preparing the adjustment table based at least in part upon the analyzed and forecasted conversion rates.
30. The method of claim 25, wherein the step of generating the rate component comprises the steps of: i) determining an offering company from a plurality of available offering companies based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof and a dynamic pricing factor based upon analysis of analytic information selected from the group consisting of demand level, cost, return on assets and combinations thereof; ii) determining an underwriting tier from the determined offering company for the applicant based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof; iii) retrieving a base rate based upon the determined underwriting tier for the determined offering company; iv) calculating the rate component for the offering company based upon the base rate and applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof and wherein the step of generating the offer of insurance further comprises the step of adding identification information associated with the determined offering company to the offer.
31. The method of claim 30, and further comprising the step of g) generating an offering company table of offering company identification information based upon the analysis of the analytical information and wherein the step of determining the offering company

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comprises the step of selecting offering company identification associated with a particular offering company from the generated offering company table based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.

32. The method of claim 31, wherein the analytic information comprises demand level and wherein the step of generating the offering company table generates the offering company table based at least in part upon conversion rates as an indicator of demand level, wherein the offering company table generation step comprises the steps of i) analyzing conversion rates for previous purchases of insurance products; ii) forecasting conversion rates for potential further purchases based upon the analyzed conversion rates and iii) preparing the offering company table based at least in part upon the analyzed and forecasted conversion rates.
33. The method of claim 25, wherein the step of generating the rate component comprises the steps of: i) determining a pricing tier for the applicant based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof and a dynamic pricing factor based upon analysis of analytic information selected from the group consisting of demand level, cost, return on assets and combinations thereof; ii) retrieving a base rate based upon the determined pricing tier; and iii) calculating the rate component based upon the base rate and applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.
34. The method of claim 33, and further comprising the step of g) generating a table of dynamic pricing factors based upon the analysis of the analytic information and wherein the step of determining the pricing tier comprises the step of retrieving the dynamic pricing factor from the generated table based upon applicant information

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the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.

41. The method of claim 40, wherein the analytic information comprises demand level, wherein the step of generating the table generates the table based at least in part upon conversion rates as an indicator of demand level by performing the steps comprising of i) analyzing conversion rates for previous purchases of insurance products; ii) forecasting conversion rates for potential further purchases based upon the analyzed conversion rates and iii) preparing the table based at least in part upon the analyzed and forecasted conversion rates.
42. The method of claim 1, wherein the step of generating the offer of insurance comprises the step of generating a purchase incentive component of the offer of insurance.
43. The method of claim 42, wherein the purchase incentive component comprises at least one incentive selected from the group consisting of a discount on the offered insurance product, a discount on a third party product or service, an award in a third-party incentive program, and a free third party product or service.
44. The method of claim 1, wherein the offer output device associated with the applicant is selected from the group consisting of a computer, a telephone, a facsimile machine and combinations thereof.
45. An automated offer generation system for providing an offer of insurance for an applicant in real-time, the system comprising:
 - a) a system data store for storing information associated with the applicant;
 - b) a system processor comprising one or more processing units;
 - c) a link to at least one communication channel allowing communication between the system processor and one or more information sources;wherein the system processor is in communication with the system data store and the link and wherein the system processor: i) receives applicant specified information; ii) establishes via the link an initial connection to an initial information source from a set of available information sources; iii) transmits via the link an initial request for

dynamic pricing factor based upon analysis of analytic information selected from the group consisting of demand level, cost, return on assets and combinations thereof; (2) retrieving a base rate based upon the determined pricing tier; and (3) calculating the rate component based upon the base rate and applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.

72. The system of claim 45, wherein the system processor generates a fee component of the offer of insurance as part of generating the offer of insurance.
73. The system of claim 45, wherein the system processor generates a purchase incentive component of the offer of insurance as part of generating the offer of insurance.
74. The system of claim 45, wherein the system processor comprises a plurality of processing units and wherein each processing unit supports a subset of actions i) through vii) performed by the system processor.
75. The system of claim 45, wherein the data store has an architecture selected from the group consisting of a flat file, a hash table, a database and combinations thereof.
76. The system of claim 75, wherein the data store comprises a database and wherein the database has an organization selected from the group consisting of hierarchical, object-oriented, relational, object-relational, spatial and combinations thereof.
77. The system of claim 45, wherein the offer output device is selected from the group consisting of a computer, a telephone, a facsimile machine and combinations thereof.
78. The system of claim 77, wherein the offer output device is a computer and wherein the computer comprises a display device selected from the group consisting of a monitor, a speaker, a tactile display, a printer and combinations thereof.
79. A computer readable storage device storing instructions that upon execution by a computer cause the computer to provide an offer of insurance to an applicant in real-time by performing the steps comprising of:
 - a) receiving applicant specified information associated with the applicant;

83. The storage device of claim 79, and storing further instructions that upon execution by the computer cause the computer to perform the step comprising of g) receiving an acceptance signal indicating acceptance of the transmitted offer.
84. The storage device of claim 83, and storing further instructions that upon execution by the computer cause the computer to perform the steps comprising of h) receiving payment information, wherein the payment information comprises a payment type selected from the group consisting of charge card, debit card, direct bank account withdrawal, electronic fund transfer and combinations thereof, and i) processing the received payment information to receive compensation based upon the transmitted offer.
85. The storage device of 84, wherein the stored instructions that upon execution cause the computer to perform the step of receiving payment information comprise instructions that cause the computer to receive the payment information by parsing the payment information from the received acceptance signal.
86. The storage device of claim 83, and storing further instructions that upon execution by the computer cause the computer to perform the steps comprising of h) delivering a policy to the applicant drawn in accordance with the transmitted offer.
87. The storage device of claim 79, wherein the stored instructions that upon execution cause the computer to perform the step of generating the offer comprise instructions that cause the computer to perform the further step comprising of adjusting the generated rate component and the generated fee component based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.
88. The storage device of claim 79, wherein the stored instructions that upon execution cause the computer to perform the step of generating the offer comprise instructions that cause the computer to perform the further step comprising of generating a purchase incentive component of the offer of insurance, wherein the purchase incentive component comprises at least one incentive selected from the group consisting of a

discount on the offered insurance product, a discount on a third party product or service, an award in a third-party incentive program, and a free third party product or service.

89. The storage device of claim 79, wherein the stored instructions that upon execution cause the computer to perform the step of generating the offer comprise instructions that cause the computer to generate the rate component by performing the steps comprising of: (1) determining an underwriting tier for the applicant based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof; (2) retrieving a base rate based upon the determined underwriting tier; and (3) calculating the rate component based upon the base rate and applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.
90. The storage device of claim 89, wherein the wherein the stored instructions that upon execution cause the computer to perform the step of generating the offer comprise instructions that cause the computer to generate the rate component by performing the further step comprising of: (4) deriving an adjustment to the retrieved base rate based upon applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof and a dynamic pricing factor based upon analysis of analytic information selected from the group consisting of demand level, cost, return on assets and combinations thereof and wherein the instructions that upon execution cause the computer to calculate the rate component comprise instructions cause the computer to calculate the rate component based upon the derived adjustment as well as the base rate and applicant information selected from the group consisting of received applicant specified information, received applicant relevant information and combinations thereof.

group consisting of: computer network, direct serial or parallel connection, dial-up connection, dedicated line connection, wireless connection, bus connection and combinations thereof.

95. The system of claim 93, wherein the second communication means supports communication with the applicant via a communication channel selected from the group consisting of: computer network, direct serial or parallel connection, dial-up connection, dedicated line connection, wireless connection, bus connection and combinations thereof.
96. The system of claim 93, wherein the second communication means is the first communication means.
97. The system of claim 93, and further comprising data storage means for storing data associated with applicant.
98. The system of claim 97, wherein the processing means performs the further step comprising of vii) storing the generated offer in the data storage means in a record associated with the applicant.
99. The system of claim 97, wherein the processing means performs the further step comprising of vii) storing the received applicant relevant information in the data storage means in a record associated with the applicant.
100. The system of claim 99, wherein the processing means performs the further step comprising of viii) storing the generated offer in the data storage means in a record associated with the applicant.
101. The system of claim 93, wherein the processing means performs the further steps of vii) receiving payment information via the first communication means and viii) processing the received payment information to receive compensation based upon the transmitted offer.
102. The system of claim 93, wherein the processing means performs the further step of vii) receiving an acceptance signal indicating acceptance of the transmitted offer via the first communication means.

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103. The system of claim 102, wherein the processing means performs the further step of viii) delivering a policy to the applicant drawn in accordance with the transmitted offer via the first communication means.

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